

It's Your Choice



A guide to
resources in
the community



Age 84 and outspoken, Ruth knows what it's like to live away from home. When a stroke made it difficult for her to see and walk, Ruth spent months in a hospital and then a nursing home. But she always knew that she would return to her home.

"By hook or by crook, I wanted to get back to my kitchen and my garden," Ruth says. And Buddy her faithful dog, certainly wanted her return more than anyone!

With the help of her doctors and therapists, Ruth was able to walk again, although she needed a walker for support. With the use of special eyeglasses and magnifying tools, her vision was improved. Then, home, she went!

There, Ruth had a personal care aide to help her with a bath. The aide also provided cleaning, grocery shopping and rides to the doctor. Together, she and Ruth planted a garden and invited friends for pie made from the pumpkins Ruth grew there.

Although she lived alone, Ruth was never lonely. With Buddy at her side, and frequent visits by friends from her church, Ruth kept up her spirits despite her illness. The telephone call she received every day from a volunteer made her feel safe and independent at home.

Fortunately, like Ruth, many older people in Milwaukee are able to stay at home with the help of family, friends and community-based services.

It may surprise you to learn that health care providers in Milwaukee County are very supportive of your desire to remain at home. They have developed many creative strategies to support your independent, community-based lifestyle. The best use of your precious health care resources is a combination of service that helps you maintain independence as long as possible. Now, when it comes to decisions about your lifestyle, your care and services, one thing is clear:

It's Your Choice.



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Call ElderLink
for information
414-289-6874

Quick Reference for Services

Many people can remain at home with just some help getting around or keeping house; others may need more extensive care or supervision. There may be several kinds of services that could fill your needs. Use the chart on the next page as a starting place to explore available services.

When I need...

I can ask for...

Help around the house	Homemaker help, personal care aide, home maintenance, repair or modification, chore services. Page 8
Help with meals	Home-delivered meals, help with meal preparation at my home or meals at senior dining sites Pages 8, 27
Companionship and friendship	Friendly visitors, telephone reassurance calls, senior center activities Pages 9, 28
To feel more secure	Personal emergency response systems Page 9
Rides to the doctor, for shopping, etc.	Transportation services, volunteer drivers Page 9
Health care in my home	Home health care, nursing services, special medical treatments, home modifications and assistive devices, hospice care Pages 8–10, 16
Help for the person who takes care of me	Respite care Page 10
A place where I can go for a few hours each day to get health or personal care and be around people, while still living at home	Adult day services Page 10
My own living space, with some help when I need it	Residential care apartments, senior housing complexes, continuing care retirement communities Pages 12–13
My own living space, with round-the-clock skilled care	Community based residential facilities, adult family homes, skilled nursing facilities Pages 12–13
Help locating and arranging for a variety of services	Care management services to plan for my present and future long-term care needs Page 7
Help planning my future long-term care needs or help with legal issues	Services of a benefit specialist Page 11



I. How do I get started?

FOR OLDER ADULTS RESIDING IN MILWAUKEE COUNTY

For information on programs, services, and benefits for older adults residing in Milwaukee County, all it takes is a phone call to ElderLink, The Resource Center for Older Adults.

At ElderLink, your questions will be answered by social workers. They can also link you to a wide array of resources to meet your needs and make referrals for managed long-term care programs such as Family Care, The Wisconsin Partnership Program and PACE. ElderLink also handles referrals for elder abuse investigations, caregiver respite, energy assistance, and much more.

ElderLink is your link to the resources you need.

ElderLink

Your link to community resources for older people

414-289-6874

7:00 am - 6:00 pm weekdays

After hours for *non-medical emergencies*

Toll-free 1-866-229-9695

TDD/TTY 414-289-8591

ElderLink is a free service of the Milwaukee County Department on Aging that provides information and referrals on services and benefits for older adults.

Anywhere in the U.S.A. —
Elder Care Locator

Toll-free

1-800-677-1116

8:00 am - 9:00 pm weekdays

FOR OLDER ADULTS WHO DO NOT LIVE IN MILWAUKEE COUNTY

Most communities have resources for older adults. The Eldercare Locator is a toll-free number that connects you to resources for elders in every community in the United States.

Dial: 1-800-677-1116, between 8:00 a.m. and 9:00 p.m. You will be connected with a friendly helpful person who will ask for a brief description of the type of help you need and the zip code of the older person who needs help. You will then be given the name and number of an agency in that area that can help you.



II. What types of services are available in Milwaukee County?

CARE MANAGEMENT

Because there are so many different types of services available to older adults, some people find it useful to coordinate a care management plan through a single care manager.

A care manager helps families and individuals coordinate different kinds of medical, social, financial and personal services. Care managers are usually social workers or nurses experienced in working with older people. In choosing a care manager, look for someone you feel comfortable talking to, who answers your questions, and who is responsive to your requests and needs.

Care management services are not usually covered by insurance. Milwaukee County residents have a choice of care management services:

- The Milwaukee County Department on Aging provides care management for qualifying Milwaukee County residents at no charge.
 - As a benefit of long-term care programs such as Family Care, Wisconsin Partnership Program and PACE
 - As a benefit of the SSI managed care program
- Other care management services for low income Milwaukee County residents are also free of charge to members of certain health plans.
- Hospital discharge planners provide care management for a fee.
- Private case managers provide care management for a fee.



Services for those needing some assistance

Many people wish to remain independent in their own homes. The services described below are available to people who are able to live independently or with minimal assistance in homes or apartments.

CHORE / HOMEMAKER SERVICES

Homemakers or chore service providers will help you with chores at home, such as shopping, cooking, cleaning, laundry and running errands. Sometimes, homemakers provide transportation or help with paying bills. They may also perform simple home maintenance tasks.

PERSONAL CARE (HOME HEALTH AIDE)

Home health aides are a part of the health care team. They can assist with bathing, getting dressed, going to the toilet or sometimes preparing light meals. For more serious medical concerns, special nursing and medical assistance can also be provided.

HOME MAINTENANCE AND REPAIR

If you need regular or seasonal help maintaining your home or apartment, you may need home maintenance and repair services. Seasonally focused service providers offer help like snow shoveling or lawn care. Others will do routine maintenance tasks such as putting up storm windows or screens, window washing, painting or weatherization.

HOME MODIFICATION

Many households can benefit from home modifications to improve safety and accessibility. The range of choices is broad — from simple modifications to larger remodeling projects. Inexpensive assistive devices like hand-held showers, added lighting, shower and tub chairs and non-skid treads can be installed. More expensive, complicated projects like installing ramps and powered lifts or remodeling to accommodate disability can also be arranged.

MEAL SERVICES

If you need help preparing meals you'll want to look for meal services. These services can provide meals at home or at a senior dining site. The Home Delivery Meal Program delivers healthy meals five or more days a week to those who cannot purchase their own groceries or prepare meals. Another good option to consider is a senior dining site, which gives you the opportunity to dine in the company of others. Senior dining sites offer meals on a donation basis at senior centers, senior housing sites, churches, synagogues, and schools.

FRIENDLY VISITORS / COMPANIONS

Brighten your day with the company of a volunteer friendly visitor, who makes regular visits to your house or apartment to chat, read, or help with writing letters. A friendly visitor can help you feel less lonely if you find you are not able to go out. The additional support and advice they can provide to family members and caregivers may be helpful as well.

TELEPHONE REASSURANCE

For someone living alone, this phone service can greatly increase a person's sense of security. Each day, a volunteer telephones the older person at a convenient time. If the volunteer is unable to get in touch with the person, a designated neighbor or friend is alerted to make an in-person check. In case no one is available to check, an emergency service will be dispatched. This service is usually provided free of charge.

SENIOR CENTERS

Senior centers offer a wide variety of activities and services. Programs include social events like parties, card games, outings, educational programs, recreation, sports, exercise classes, crafts and many other activities. Healthy lunches are provided through the senior dining program with a suggested donation towards the meal. Senior centers offer opportunities to meet new people. Friendships can be built through shared experiences and common involvement in activities and programs. Senior centers are also great places to use time and talent as a volunteer activity leader.

PERSONAL EMERGENCY RESPONSE SYSTEMS

Increase your sense of safety and security with a pager that you can use to call for help in the event of personal emergency. When activated by the wearer, a phone call is placed to the wearer and if there is no response, an emergency contact is notified or assistance is sent to the home. There are many such services. All charge for installation and there are monthly fees.

Senior social centers are great places to meet new people and volunteer your time and talents.

TRANSPORTATION

Persons of all ages with disabilities that prevent them from driving or using public transportation may qualify for Milwaukee County's Transit Plus program. Milwaukee County also has a transportation system to help people aged 60+ get to medical appointments, go to the grocery store, attend meal programs or visit a loved one in a nursing home. In addition, the public transit system offers special rates for seniors. You may also want to ask about volunteer drivers connected with neighborhood service groups.



HOME HEALTH CARE

People who need skilled medical care can get it at home. Home health care can include nursing and other medical assistance, such as intravenous (IV) therapy or at-home wound care. Even people who are seriously ill or dying may be treated at home. Therapists provide occupational, physical and speech therapies in the home. Home health aides are also a part of the health care team. They can assist with bathing, getting dressed, going to the toilet, and meals.

RESPIRE FOR CAREGIVERS

Many older persons are able to remain independent because of the help they receive from a family member or friend. Caregiving can be a physically and emotionally demanding responsibility and respite services help provide a much needed break.

Respite service must be arranged in advance. A trained homemaker provides supervision for a homebound person in the absence of the regular caregiver. This allows the caregiver to take regular evenings out, schedule several evenings away from home over a short period of time, or plan a weekend away from home. Respite can also be provided by arranging for a temporary stay in a skilled nursing facility. There are also a variety of other programs that provide education, training and support for caregivers. Call ElderLink to find out more.

ADULT DAY CENTERS

When an older person is able to get around, but still requires some guidance and supervision, adult day services could be an ideal solution. For a few hours each day, the person can go to a day center where a variety of services are usually available. Services range from health assessment and care to programs designed to encourage socializing and interaction with others. Services can also include meals, health monitoring, recreational activities, nursing, bathing and various therapies. Transportation is sometimes provided, and nursing care is frequently available. Some programs also offer speech, hearing, physical or occupational therapy.

SENIOR APARTMENTS

For some, maintaining a home can become a burden. Moving to an apartment or condominium can relieve the stress. One decision that needs to be made when considering a move is whether the person wants to live with people of all ages or whether they prefer to live primarily with older people.

Some apartment complexes are designed for older people. The buildings are accessible to the frail and handicapped and social and recreational programs may be provided on site. Some of

these are subsidized by the government and residents must meet income and age limits. In subsidized apartments rent is limited to 30% of a resident's monthly income and utility costs are usually included.

LEGAL AND BENEFIT COUNSELING

Most Milwaukee County residents age 60 and over are eligible for some public benefits. SeniorLAW benefit specialists are available at no charge to provide information and assistance on public benefits and representation in some court cases if a benefit has been denied to an eligible person.

CALL (414) 278-1222 TO TALK WITH A SENIORLAW BENEFIT SPECIALIST.

THE ONLINE LINK TO THE ACCESS ELIGIBILITY TOOL IS A QUICK AND EASY WAY FOR WISCONSIN RESIDENTS TO SEE IF THEY QUALIFY FOR WISCONSIN HEALTH AND NUTRITION PROGRAMS: WWW.ACCESS.WISCONSIN.GOV

SeniorLAW is available to residents 60 and older free of charge through a partnership with the Milwaukee County Department on Aging.



SERVICES FOR THOSE NEEDING MORE ASSISTANCE

When living independently becomes difficult, you can consider one of many residential care options. Residential care is sometimes called assisted living. A residential care consultation can be helpful when choosing an assisted living arrangement that's right for you.

The types of residential care facilities described in the next section provide support and services to residents who need varying degrees of assistance when they are unable to live independently.

Preadmission Consultation for Residential Care

When you apply for admission to any kind of residential care setting, a referral for a free consultation will be made on your behalf.

When the Department on Aging contacts you, if you are not interested in the consultation, you may decline.

If you are interested in the consultation service, a residential care consultant will evaluate your current situation, needs and preferences and assist you with your decision to move out of your home or apartment. The consultant will arrange an interview to ask about your general health, abilities, home environment and the help you receive from family and friends. You will also be able to talk about your social needs and finances and learn what types of support services are available to you.

The social worker may ask your family members, friends, neighbors, caregivers or health professionals about your care and what works well for you. After your interview you will receive recommendations about health care options that could best meet your current needs. You will also receive information on costs and eligibility for financial assistance.

RESIDENTIAL CARE APARTMENT COMPLEXES

Residential Care Apartment Complexes, sometimes called RCACs, give you the independent lifestyle of apartment living along with the confidence of knowing that supportive services — including both personal and nursing care — are there when needed. Apartments or studios are available with full bath and cooking facilities. Residents retain control over their personal space, care decisions and daily routines. Services are tailored to each resident's needs and preferences and are adjusted to allow people to remain there for as long as possible.

RCACs may be registered with the state. Certified facilities may receive Medical Assistance funding. Both types must provide up to 28 hours of care per week to residents.

CONTINUING CARE RETIREMENT COMMUNITIES

Continuing Care Retirement Communities offer a variety of living options ranging from apartments to nursing home beds in a single campus-like setting. Residents can move more comfortably to different types of housing as their needs change.

The arrangements are governed by annual and often lifetime contracts, where residents pay a one-time entrance fee and monthly rent in return for space and necessary services. The entry fee is like paying into a life insurance policy or making an investment that pays you back in housing and support

services for the rest of your life. This means that if you become disabled, you are assured you won't have to move.

ADULT FAMILY HOMES

Adult Family Homes are residences where groups of up to four adults live and receive meals, supervision, and personal care. Many are private homes where elderly or disabled persons live with a foster family. Others are managed and staffed by agencies.

Milwaukee County certifies Adult Family Homes caring for one or two unrelated adults; homes caring for 3 or 4 residents must be licensed by the state.

COMMUNITY BASED RESIDENTIAL FACILITIES

Community Based Residential Facilities, sometimes called CBRFs, are larger group settings for five or more adults who cannot live independently even though they are not acutely ill or do not need extended levels of nursing care. Such facilities can vary in size from five to over 100 residents. In addition to room and board, residents receive services for meals, toileting and dressing. Both private and shared sleeping rooms are available and residents share living, dining, and bathroom spaces.

All Community Based Residential Facilities must be licensed by the state.

SKILLED NURSING FACILITIES

A nursing home provides room, board, and 24-hour-a-day skilled care for residents who need more than seven hours a week of nursing or personal care. Nursing facilities admit patients for short-term stays as well as for long-term care.

Nursing homes are licensed by the state. Many are also certified for Medicaid, which provides public funds to cover the cost of care for eligible residents.

III. How Will I Pay for Services?

There are public and private financial assistance programs that can help with your long-term care medical costs and daily living expenses. Taking advantage of such assistance can help you remain in your home.

There are three sources of funds that can help with long-term care and daily living expenses:

1. PUBLIC PROGRAMS BASED ON ELIGIBILITY

- Medicare hospitalization
- Medicare hospice benefit
- Medicaid (also known as Title 19)
- SSI-E (Supplemental Security Income - Expense Supplement)
- Qualified Medical Benefits (QMB, SLMB, SLMB+)
- Food Share
- Family Care

2. OTHER PUBLIC AND PRIVATE SOURCES

(based on eligibility)

- Providers of Medicaid SSI Managed Care Options
- Wisconsin Partnership
- PACE (Program of All-Inclusive Care for the Elderly)
- Prescription Assistance Programs
- Senior Care
- Other private prescription assistance programs

3. PRIVATELY PURCHASED INSURANCE OPTIONS

- Medicare supplements from regular insurance policies
- Medicare Select Supplements from an HMO
- Medicare replacement programs from an HMO (Advantage + Choice)
- Long-term care insurance

This section provides a general description of each program and gives basic information on how you might qualify for benefits.

**CALL ELDERLINK TO LEARN IF YOU ARE
ELIGIBLE FOR ANY OF THESE PROGRAMS.**

OR VISIT THESE WISCONSIN WEBSITES:

ACCESS: WWW.ACCESS.WISCONSIN.GOV

MEDICAID INFO: WWW.DHFS.WISCONSIN.GOV/MEDICAID

1. Public Programs Based on Eligibility

MEDICARE

Medicare is a federal health insurance program for person's age 65 or older and some disabled persons. Eligibility is not based on financial need. Everyone who is entitled to social security can receive Medicare benefits.

Medicare Part A can help pay for:

- Inpatient hospitalization
- Short-term skilled nursing facility stays
- Home health care (first 100 visits after inpatient hospitalization)
- Hospice care

Medicare Part B can cover:

- Physician services
- Outpatient hospital services and supplies
- Outpatient surgery
- Outpatient physical therapy and speech therapy
- Ambulance transportation
- Durable medical equipment
- Home health care
- Some preventive services (mammograms, diabetes self-care, etc.)
- Second opinions

Medicare covers services that are considered "reasonable and necessary" and meet its definition of covered services. There are other eligibility requirements and we can help you understand how they apply to different situations.



MEDICARE HOSPICE BENEFIT

The Medicare hospice benefit is an optional care arrangement for terminally ill persons on Medicare. It helps people remain in a familiar home setting while providing relief from pain and discomfort. A hospice program can be a source of comfort and support to patients and their families.

Persons eligible for hospice care can receive this benefit by signing a statement obtained from a certified hospice provider. By signing the statement, you waive Medicare Part A curative services in favor of the Medicare hospice benefit. Hospice benefits include:

- Nursing care
- Medical social services
- Counseling services
- Home health aides
- Trained volunteers who provide psychological, spiritual, and emotional support
- Physical and occupational therapy; speech-language pathology
- Medical supplies and equipment
- Drugs and biologicals used for pain and symptom control
- Short-term inpatient care for pain control or acute symptom management
- Short-term inpatient care to provide respite for family or others caring for the individual at home

Short-term hospital care, if needed, is provided in a hospital to which the hospice has a relationship. Hospitals usually have a special unit with staff specially trained in providing hospice care.

MEDICAID (TITLE 19)

Medicaid, also known as Title 19 is a joint federal/state program established in 1965 under the Social Security Act. It pays for medical services for:

- People with disabilities
- People 65 years and older
- Children and their caretakers
- Pregnant women

The purpose of Wisconsin Medicaid is to provide reimbursement for and assure appropriate medical care for persons who are eligible for Medicaid.

Medicaid covers all Medicare copayments and deductibles. However, eligible persons are responsible for copayments that are part of Medicaid.

ELIGIBILITY

If you receive Supplemental Security Income (SSI), you are automatically eligible to receive Medicaid because you are considered **categorically needy** (having low income and assets).

People who have income or assets above the SSI limits but also have high medical expenses that bring their income down may qualify as **medically needy** and may apply for the Medical Assistance Deductible Program.

TO FIND OUT ABOUT ELIGIBILITY AND COVERED SERVICES CALL ELDERLINK AT (414) 289-6874.

SUPPLEMENTAL SECURITY INCOME EXCEPTIONAL EXPENSE SUPPLEMENT (SSI-E)

The SSI-E supplement provides additional money to persons or couples with long-term care needs who are already receiving SSI. The State of Wisconsin manages this fund. SSI-E provides extra income for people living at home to help with the cost of expenses for special care needs. With this support you may be able to remain at home instead of entering a nursing home. You must have SSI before you apply for the SSI-E supplement.

TO FIND OUT IF YOU QUALIFY FOR SSI-E, CALL ELDERLINK AT (414) 289-6874.

MEDICARE PREMIUM ASSISTANCE (QMB, SLMB, SLMB+)

There are three government programs available to help cover out-of-pocket Medicare costs: QMB, SLMB and SLMB+ (formerly known as QI-1).

QMB is for people with limited incomes and resources. SLMB is for people who do not qualify for help because their income and resources are too high. SLMB+ is available to people whose incomes are too high for SLMB. There are limited funds for SLMB+. When the funds run out for the year, no new applicants are accepted.

If you qualify for Medicare Premium Assistance, Wisconsin Medicaid may help pay for some Medicare costs. The program is for people who are eligible for Medicare and who also have low income and assets.



The advantages of the Medicare Premium Assistance are:

- Medicaid may pay your Medicare Part A (hospital-related cost) premium
- Medicaid may pay your Medicare Part B (physician-related costs) premium
- Medicaid may pay your Medicare cost-sharing expense, such as deductibles and co-insurance

ELIGIBILITY FOR THESE PROGRAMS CHANGE ANNUALLY. TO DETERMINE YOUR ELIGIBILITY FOR THESE PROGRAMS, CALL ELDERLINK AT (414) 289-6874.

FOOD SHARE (formerly Food Stamps)

Food Share is a federal nutrition program designed to insure an adequate and nutritious diet for low income households. Food Share is administered through county offices, and can be used to purchase many kinds of food products.

ELIGIBILITY

Eligibility for the Food Share program is based on your household size, income and monthly expenses. It is possible to qualify for Food Share even if you work or have an income above SSI limits.

To qualify for Food Share, you must be a United States citizen or a citizen of another country who lives in the United States legally and permanently.

A telephone interview may be conducted instead of a face-to-face interview if you are elderly (age 60 or over) or disabled and no other household member can come to the office for you. You may also request a telephone interview because of other hardships, such as lack of transportation.

FAMILY CARE

Family Care is a program of benefits funded by Medicaid. It offers services to older adults who wish to live as independently as possible.

An important feature of Family Care is that it is an entitlement. That means eligible older adults are entitled to service with no waiting period. People who receive the Family Care benefit may be required to pay a cost share to the care management organization.

ELIGIBILITY

To qualify you must:

- Be eligible to receive benefits from Medicaid
- Be at least 60 years of age
- Have long-term health care needs
- Live in Milwaukee County

**Call 414-289-6874
to learn more
about Family Care.**

ElderLink staff will arrange to meet with you to explain

Family Care and to help you learn if you are eligible for the program. Cost share contributions will be discussed as part of the options counseling process.

Services provided through Family Care can help you live in the community by helping you develop a care plan tailored to your circumstances, needs and preferences.

FOR DETAILED INFORMATION ON FAMILY CARE SERVICES, ASK FOR THE CMO MEMBER HANDBOOK.

MEDICARE PART D

The Medicare part D program (effective in January 2006)

- Provides insurance coverage for prescription drugs
- Pays for both generic and brand names drugs
- Offers a choice of plans

As with other types of insurance, your monthly premium and out of pocket costs may be different for different plans. It is important to shop and compare before you buy.

In October 2005 all Medicare beneficiaries received information on enrollment in Medicare prescription drug coverage plans.

The information will help you

- Check if your prescription drugs are covered in the new plans
- Find out which pharmacies the drug plans in our area will use
- Determine if the monthly fees work for you

Official enrollment information, was sent to all Medicare beneficiaries in late 2005. Enrollment for 2006 began November 15, 2005 and continues through May 15, 2006.

**FOR MORE INFORMATION VISIT WWW.MEDICARE.GOV OR
CALL TOLL FREE, 1-800-633-4227.**

In Milwaukee County, you can also call the benefit specialist at SeniorLaw (414-278-1222). There will be community forums and information sessions at senior centers and other community sites beginning in July 2005. Call Elderlink at 289-6874 for times and locations.

MORE INFORMATION AND LINKS ARE AVAILABLE AT: www.milwaukee.gov/county/aging

2. Other Public and Private Sources

MEDICAID SSI MANAGED CARE OPTIONS

Medicaid SSI managed care options programs coordinate medical and social services for individuals with disabilities who are SSI-Medicaid recipients.

SSI managed care programs provide all medical services covered by Medicaid. When you join an SSI managed care program, you are given a complete explanation of services and a handbook for easy reference.

ELIGIBILITY

To qualify you must:

- Be eligible to receive benefits from Medicaid
- Be at least 60 years of age
- Have long-term health care needs
- Live in Milwaukee County

**CALL ENROLLMENT SPECIALISTS AT 1-800-291-2002
TO LEARN IF YOU QUALIFY**

**TDD 1-800-291-2002
SPANISH/HMONG 1-800-291-2002**

WISCONSIN PARTNERSHIP

The Wisconsin Partnership is a program that is administered by Community Care, a local private, nonprofit agency. The program provides flexible health care and support services to help people stay independent and in their homes as long as possible.

***Call 414-385-6600
to learn more
about Wisconsin
Partnership.***

PACE (PROGRAM OF ALL-INCLUSIVE CARE FOR THE ELDERLY)

The Program of All-Inclusive Care for the Elderly (PACE) is a proven, national model of care for people 55 years of age and older. PACE is managed by Community Care.

***Call 414-385-6600
to learn more
about PACE.***

PRESCRIPTION ASSISTANCE PROGRAMS

If you have high prescription drug costs and have difficulty paying for medications, Prescription Assistance Programs may be able to help.

SeniorCare

SeniorCare is Wisconsin's prescription drug assistance program. SeniorCare is for Wisconsin residents 65 years and older who meet eligibility requirements. SeniorCare will continue in 2006.

***SeniorCare is an
alternative to
Medicare part D
for Wisconsin
residents who are
eligible***

ELIGIBILITY

To qualify, you must:

- Be a Wisconsin resident.
- Be 65 years of age or older.
- Pay a \$30 annual enrollment fee per person.



SeniorCare Eligibility (continued)

Only income is measured. Assets such as bank accounts, insurance policies, home property, etc., are not counted. All program participants need to pay an out-of-pocket expense — depending on their annual income.

**FOR INFORMATION ON ELIGIBILITY CALL ELDERLINK OR THE
SENIORCARE CUSTOMER SERVICE HOTLINE: (800) 657-2038.
(TTY AND TRANSLATION SERVICES ARE AVAILABLE.)**

**YOU CAN ALSO VISIT THE SENIORCARE WEBSITE:
WWW.DHFS.STATS.WI.US/SENIORCARE**

Other Private Prescription Assistance Programs

Several private prescription assistance programs are also available including: Pharmaceutical companies and programs supported by donations offer prescription drugs at no or low cost to eligible individuals.

- Mail-order pharmacies and companies that work with them offer prescription drugs at reduced prices. Depending on the program, the drugs may be mailed directly to you or sent to the office of your doctor.
- Senior organizations like the Coalition of Wisconsin Aging Groups (1-608-224-0606 or toll-free at 1-866-456-8211), and those associated with health care systems may offer drug discount programs at www.cwag.org, or participating pharmacies.

A prescription from your physician is required in all cases.

3. Privately Purchased Insurance Options

Those who are neither categorically or medically needy under Medicaid can purchase Medicare supplemental insurance designed to cover the copayments and deductibles that are built into the Medicare system.

Even if you have both Medicare and a Medicare supplemental insurance policy, you may still have out of pocket expenses if your doctor or health care provider does not accept Medicare payments.

Medicare supplemental policies will pay for services that are covered by the Medicare program. Coverage is usually approved for acute and skilled medical services only.

Services that are not covered by Medicare such as prescriptions, hearing aids, and eyeglasses are usually not covered by supplemental policies. Some supplemental insurance policies may pay for these items if you pay extra.

PRIVATELY PURCHASED MEDICARE SUPPLEMENTS

Wisconsin residents can choose to supplement their Medicare coverage in three ways:

A. Medicare supplements from regular insurance companies

You pay a premium directly to the insurance company to provide you with insurance coverage. When you go to the doctor, you are billed for each service you receive. You can go to any doctor anywhere in the country (or anywhere in the world depending upon the type of insurance contract you have.) The insurance company promises to reimburse you for covered medical expenses as identified in your insurance policy. You may have to mail in your claim to your insurance company yourself in order to receive payment from the company.

B. Medicare Select Supplements from an HMO

With a Medicare select supplement, you pay a set premium each month to an HMO for all covered services, whether you go to see a doctor or not. You must live in a certain geographical area, i.e., a certain county or city (called the “service area”) in order to enroll in an HMO. You have one main doctor (called a primary care physician) and that doctor must refer you to other specialists if you have medical issues that need attention from a doctor with a different specialty. When you are enrolled in an HMO, the HMO will take care of all your paperwork, except for claims made when you are out of your coverage area.

C. Medicare replacement programs from an HMO (Advantage + Choice)

These policies are available when an HMO has an arrangement with the federal government. The government pays the HMO a set amount for each Medicare enrollee. The HMO then agrees to provide all benefits and coverage that a person has under traditional Medicare benefits. The HMO may provide some additional benefits for additional costs.

When you enroll in a Advantage + Choice Policy, you transfer your Medicare coverage over to the HMO, and you promise to receive all your Medicare benefits from the HMO. You must then receive all your care from the HMO providers only. You cannot receive Medicare coverage anywhere else in the country with the exception of emergency and urgent medical care. If you choose a provider who is not in your HMO for routine medical care without a referral from your physician, you will have to pay the entire bill out of your own pocket, including Medicare costs. If you are a frequent traveler, this may not be the right type of Medicare supplemental insurance coverage for you.

In Wisconsin, you must also pay a monthly premium to the HMO when you are enrolled in a Advantage + Choice Policy.

**FOR QUESTIONS AND CONCERNS ABOUT HEALTH INSURANCE,
CALL THE MEDIGAP HELPLINE AT 1-800-242-1060**

**OR CONTACT THE OFFICE OF THE COMMISSIONER
OF INSURANCE AT 608-266-3585**

**OR WRITE TO THEM AT 125 SOUTH WEBSTER STREET,
P.O. BOX 7873, MADISON, WI 53703-7873**

LONG-TERM CARE INSURANCE

Many seniors, who do not qualify for public benefits, can face high out-of-pocket expenses for long-term care at home, in the community, or in a nursing home. Although Medicare will help, it pays for less than 5% of long-term care costs.

Medicare covers only services of a skilled professional such as a doctor, nurse practitioner, physical therapist, etc. If you have needs that do not require the services of highly trained professionals (homemaker, personal care, etc) Medicare may be of no help.

Supplemental insurance policies are limited to coverage of the same kinds of services covered by Medicare. Out of pocket costs for long-term care can be very expensive because services that are not covered by Medicare may be needed over long periods of time. For this reason, some older adults may wish to consider long-term care insurance.

There are two types of long-term care insurance policies:

- 1 Long-term care only policies reimburse long term care expenses such as nursing home and home health care. If care is never needed, the insurance company keeps the premiums. The cost for such insurance is based on age; so, the older you are when buying such a plan, the more expensive the premium. Typical premiums may be \$500 per year, if you purchase at age 65.
- 2 Life insurance policies with long-term care provisions operate by advancing payment of the death benefit to reimburse you for covered long-term care expenses. If long-term care is never needed, an income tax-free death benefit is paid to your beneficiaries. The cost for such privileges is usually added as a rider onto the regular life insurance premium.

In Wisconsin, some of the above policies may be tax-qualified. In other words, premiums paid for such policies may be tax deductible as a medical expense.

**FOR QUESTIONS AND CONCERNS ABOUT HEALTH
INSURANCE, CONTACT THE OFFICE OF THE COMMISSIONER
OF INSURANCE AT 608-266-3585 OR 800-236-8517**

**OR WRITE TO THEM AT 125 SOUTH WEBSTER STREET,
P.O. BOX 7873, MADISON, WI 53703-7873**

OR CALL SENIORLAW AT 414-278-1222



Opportunities for Learning, Advocacy and Service

There are many ways for older adults to enrich their lives by continuing to be active in the life of our community! Milwaukee County Department on Aging values the contributions of elders as we craft new and better solutions to help seniors lead better lives. Please join us!

It is your involvement and your suggestions that matter in everything we do.

SENIOR STATESMANSHIP PROGRAM

Each year, in late July, we offer opportunities to earn more about Milwaukee County government and the Department on Aging and in a three-day program that introduces:

- The County Executive and his administrative staff
- County Board Supervisors (attend a County Board session)
- Directors of County Departments
- Our community partner at Marquette University—the Wisconsin Geriatric Education Center
- Our advocacy partner, the Coalition of Wisconsin Aging Groups (CWAG) based in Madison
- Tours of Milwaukee County facilities (Courts, Sheriff's Department, dine with Commissioners and County Supervisors at Marquette University; graduate at special ceremonies with diplomas handed out by the County Executive.

Interested? Call Annie Wiesen at the Department on Aging for details – 289-6010.

COMMISSION ON AGING COMMITTEES AND COUNCILS

The Commission on Aging provides department staff with input on senior issues at monthly meetings that are also open to the public. Call Annie Wiesen at 289-6010 to be placed on a notice list for meeting dates and agendas.

The Department on Aging also offers opportunities to advocate for all citizens of Milwaukee County through such groups as the Long Term Care Council, Care Management Organization Oversight Committee and the Commission on Aging Advocacy Committee. Contact Jerry Hanson at 289-6546 for more information or to be placed on an announcement list for the committee or council of your choice.

Senior Dining



Fellowship, Food & Fun

Mealtime is more enjoyable with friends

The Senior Meal Program provides well-balanced, hot, nutritious meals; and the opportunity to take part in fun activities with others.

***Algonquin School**

7841 N. 47th Street,
Brown Deer
357-7002

***Arlington Court**

1633 N. Arlington Place
286-0736

***Ascension Lutheran Church**

1236 S. Layton Boulevard
645-2935

***Bethany Calvary United Methodist Church**

7265 W. Center Street
258-2868

***Bethesda Community Senior Center**

2845 W. Fond du Lac Avenue
445-2055

***Beulah Brinton**

2555 S. Bay Street
481-2494

***College Court**

3334 W. Highland Boulevard
286-8872

***Fernwood Court**

6700 W. Appleton Avenue
449-0678

OASIS (formerly 55+ Center)

2414 W. Mitchell Street
647-6040

***Franklin City Hall Community Room**

9229 W. Loomis Road
427-7696

***Lakeside Senior**
Enrichment Program

(Kosher meals available)
1410 N. Prospect Avenue
277-8874

***Lapham Park**

1901 N. 6th Street
286-8859

***McGovern Park Senior Center**

4500 W. Custer Avenue
527-0990

***Milwaukee Christian Center**

(Southeast Asian Meals available on Wednesday)
2137 W. Greenfield Avenue
645-5350

***Northwest Senior Center**

7717 W. Good Hope Road
353-0731

***Old St. Mary's**

835 N. Milwaukee Street
347-1771

***Project Focal Point**

811 W. Burleigh
372-1070

***Rose Park Senior Center**

3045 N. King Drive
263-2255

***St. Aloysius Parish Center**

1441 S. 92nd Street
840-1704

***South Milwaukee**
Grobschmidt Senior Center

2424-15th Avenue, So.
Milwaukee
768-5722

***United Community**
Senior Center

(Hispanic Meals available Tues. & Thurs. and open 7 days/week)
1028 S. 9th Street
(Entrance on 8th St.)
389-5105

***Warnimont/Kelly Center**

6100 S. Lake Drive, Cudahy
483-3532

***Washington Park Senior Center**

4420 W. Vliet Street
933-2332

***Wauwatosa/Hart Park**
Senior Center

7300 Chestnut Street
257-3534

***West Allis Senior Center**

7001 W. National Avenue
302-8703

***West Milwaukee Senior Center**

1345 S. 47th Street
671-8099

***Wilson Park Senior Center**

282-3284
2601 W. Howard Avenue

** All sites are handicap accessible*

For further information about these Dining Centers or about ethnic senior meals, please call (414) 289-6995.



The Milwaukee County Department on Aging Senior Centers

Milwaukee County Department on Aging provides funding for some of the senior center programs within Milwaukee County. Senior centers provide older adults with an opportunity to socialize with others, participate in recreational activities, and learn new ideas through educational programming.

All centers also serve as senior dining sites to meet the nutritional needs of older adults.

There is no membership fee charged at any of the centers. Programs are diverse and include: line-dancing, woodworking, arts and crafts, stamp collecting, camera club, bible study, billiards, English as a second language classes, exercise classes, fitness centers (five sites), computer classes, travel clubs, cards, lapidary, sewing, etc.

The following are the senior centers funded by resources provided by Milwaukee County Department on Aging:

Asian American Community Center, Inc.

120 N. 73rd St.

Milwaukee, WI 53213

***Phone: 258-2410**

Hours: Tues, Thurs and Fri, 8:45 a.m. – 1:00 p.m.

Staff is bilingual in Chinese

Bethesda Community Senior Center, Inc.

2845 W. Fond du Lac Ave.

Milwaukee, WI 53210

***Phone: 445-3109**

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

Chester W. Grobschmidt Senior Center

2424 S. 15th Ave.

South Milwaukee, WI 53127

Phone: 768-8045

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

A Senior Fitness Center Site

Clinton and Bernice Rose Senior Center

3045 N. Martin Luther King Dr.

Milwaukee WI

Phone: 263-2255

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

A Senior Fitness Center Site

The Indian Council of The Elderly, Inc.

Main office: 3126 W. Kilbourn Ave.

Milwaukee, WI 53208

***Phone: 933-1401** (*main office – not site*)

Hours: Mon and Fri, 9:30 a.m. – 1:30 p.m.

Center Location: 631 N. 19th St. Milwaukee

Kelly Senior Center

6100 S. Lake Dr.

Cudahy, WI 53110

Phone: 481-9611

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

A Senior Fitness Center Site

McGovern Senior Center

4500 W. Custer Ave.
Milwaukee, WI 53218

***Phone: 527-0990**

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

Milwaukee Christian Center

2137 W. Greenfield Ave.
Milwaukee, WI 53204

***Phone: 645-5350**

Hours: Mon – Thurs, 8:00 a.m. – 4:30 p.m.
(Summer only Friday programming provided at
Washington Park Senior Center — 9:00 a.m. –
1:30 p.m.) Staff is bilingual in Hmong and Lao

Northwest Senior Center

7717 W. Good Hope Rd.
Milwaukee, WI 53223

Phone: 353-0731

Hours: Mon – Fri, 8:00 a.m. – 4:00 p.m.

Project Focal Point

811 W. Burleigh St.
Milwaukee, WI 53206

***Phone: 372-1070**

Hours: Mon – Friday, 8:00 a.m. – 4:30 p.m.

United Community Senior Center

1028 S. 9th St.
Milwaukee, WI 53204

***Phone: 384-3100**

Hours: Mon – Fri, 8:00 a.m. - 4:30 p.m.
Saturday and Sunday meal program only
9am – 12 noon
Staff is bilingual in Spanish

Washington Park Senior Center

4420 W. Vliet St.
Milwaukee, WI 53208

***Phone: 933-2332**

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

A Senior Fitness Center Site

Wilson Park Senior Center

2601 W. Howard Ave.
Milwaukee, WI 53221

***Phone: 282-5566**

Hours: Mon – Fri, 8:30 a.m. – 4:30 p.m.

A Senior Fitness Center Site

OASIS (formerly 55+ Program)

Division of Community Recreation
Milwaukee Public Schools

2414 W. Mitchell St.

Milwaukee, WI 53204

Phone: 647-6040

A Senior Fitness Center Site

WellnessWorks Senior Fitness Centers

The WellnessWorks Senior Fitness Center program is a community/campus partnership between Milwaukee County Department on Aging and the UWM College of Health Sciences Department of Human Movement Sciences.

The goals of the program are to:

- Provide service learning opportunities for students enrolled in the Human Movement Sciences programs who are interested in working with adults over the age of 50 years.
- Enhance the quality of health and prevention programming at Milwaukee County Senior Centers
- Contribute to the body of academic knowledge in older adult health and prevention of disability.

At senior fitness centers you will get an assessment of your current fitness level and advice on how to maintain or improve strength, flexibility and general fitness.

Senior fitness centers have up to date exercise equipment like treadmills, stationary bikes, and weight training machines that are designed for the needs of the older adult population.

Upper level and graduate students under the supervision of faculty from UWM College of Health Sciences provide fitness assessments, orientations and advice on setting up an exercise routine that is right for you.

Senior fitness centers are located at the following Senior Center sites:

Washington Park Senior Center

4420 W. Vliet St.
Milwaukee

Grobschmidt Senior Center

2424 15th Ave.
South Milwaukee

Clinton and Bernice Rose Senior Center

3045 N. Martin Luther King Drive
Milwaukee

OASIS (formerly 55+Senior Center)

2414 W. Mitchell St.
Milwaukee

Wilson Park Senior Center

2601 W. Howard Ave.
Milwaukee

**CENTER HOURS VARY BY SITE AND CHANGE ACCORDING TO
STUDENT/STAFF AVAILABILITY. CALL THE FITNESS CENTER PROGRAM
MANAGER AT 289 - 6352 FOR MORE INFORMATION.**



Other Local Senior Programs

Other local municipalities and non profit organizations sponsor senior programs in Milwaukee county, check your local listings under Senior Centers or Community Centers for contact information.

The following is a location list of sites that have programs in our area:

OASIS (formerly 55+ Senior Center)

2414 W. Mitchell St., Milwaukee

Bay View Community Center

1320 E. Oklahoma Ave., Milwaukee

Beulah Brinton Senior Center

2555 S. Bay St., Milwaukee

Brown Deer Senior Center

7841 N. 47th St, Brown Deer

Capitol Dr. Lutheran Church Wellness Center

5229 W. Capitol Dr., Milwaukee

Fox Point-Bayside Senior Center

217 W. Dunwood Rd., Fox Point

Glendale Senior Center

2600 W. Mill Rd., Glendale

Goodwill Community Center Northwest

4240 N. 78th St., Milwaukee

Goodwill Senior Center

207 Lake Dr., Milwaukee

Goodwill Senior Center North

10602 Underwood Parkway, Wauwatosa

Greendale Park & Rec. Golden Agars

5900 S. 51st St., Milwaukee

Greenfield Park & Rec. Senior Center

7325 W. Forest Home Ave., Greenfield

Harry and Rose Samson Family

Jewish Community Center

6255 N. Santa Monica Blvd Milwaukee

Lake Park Lutheran Church Senior Center

2647 N. Stowell Ave., Milwaukee

Lakeside Senior Enrichment Program

1410 N. Prospect Ave., Milwaukee

Luther Manor

4545 N. 92nd St., Milwaukee

Lutheran Social Services

1300 S. Layton Blvd., Milwaukee

Manor Park Senior Center

8536 W. Oklahoma Ave., West Allis

Mount Carmel Church Senior Center

8424 W. Center St., Milwaukee

Mount Hope Lutheran Church Senior Center

8633 W. Becher St., West Allis

New Berlin Hickory Grove Senior Center

2600 S. Sunnyslope Rd., New Berlin

Open Doors Senior Center

Summerfield United Methodist Church

728 E. Juneau Ave., Milwaukee

Pentecost Lutheran Church Senior Center

5226 W. Burleigh St., Milwaukee

PEP Adult Center

United Methodist

1529 Wauwatosa Ave., Wauwatosa

Salvation Army Senior Center

1645 N.25th St., Milwaukee



Call ElderLink
for information
414-289-6874

Shorewood Senior Center

2010 E. Shorewood Blvd., Shorewood

St. Francis Senior Center

3476 E. Howard Ave., Milwaukee

Unity Lutheran Senior Center

1025 E. Oklahoma Ave., Milwaukee

UWM Guild for Learning in Retirement

161 W. Wisconsin Ave., Milwaukee

Wauwatosa Senior Center (Hart Park)

7300 W. Chestnut, Wauwatosa

West Allis Senior Center

7001 W. National Ave., West Allis

West Allis-West Milw. Recreation Center

2450 S. 68th St., West Allis

Whitefish Bay Dept. of Community Services

5205 N. Lydell, Whitefish Bay

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310 W. Wisconsin Ave. 7th floor
Milwaukee, WI 53203

Toll-free: 866-229-9695 / FAX: 414-289-8568

Voice: 414-289-6874 / TTY: 414-289-8591

www.milwaukee.gov/county/aging

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